Exhibit No. / O

1-30-09

Reappraisal Analysis of Commercial Properties That Increased, Decreased or Had No Change - Without Mitagation

Commercial Properties	Number of Properties	Before Reappraisal	After Reappraisal	Change	Percent Change
Increase in Value	25,338				
Average Reappraisal Value	,	320,379	470,414	150,035	47%
Average Taxable Value		8,197	12,036	3,839	47%
Decrease in Value	5,420				
Average Reappraisal Value	ŕ	342,277	266,954	(75,323)	-22%
Average Taxable Value		8,757	6,830	(1,927)	-22%
No Change in Value	18				
Average Reappraisal Value		47,739	47,739	0	0%
Average Taxable Value		1,221	1,221	0	0%
Combined Change	30,776				
Average Reappraisal Value	,	324,076	434,335	110,259	34%
Average Taxable Value		8,291	11,112	2,821	34%